



# Structured Settlements: Your future. Guaranteed.

**"There's incredible peace of mind knowing that my retirement payments are secure."**

**Structured settlement recipient  
Suzanne Sinacori with her daughter and "Chloe"  
Simsbury, CT**





**“In 1992, I was in an auto accident that wasn’t my fault. The accident caused back and neck injuries that forced me to give up my nursing job.**

**“Three years later, when my case settled, I was married and expecting a child. I was tempted to take cash, particularly given our childcare expenses.**

**“Instead, I put almost all the money into a structured settlement that will begin payments when I retire.**

**“There’s incredible peace of mind knowing that my retirement payments are totally secure. If I had to do it over again, I’d absolutely go with the structured settlement.”**

**Suzanne Sinacori**  
Structured settlement beneficiary  
Simsbury, CT

**W**hen you accept a structured settlement, you’re adding confidence and certainty to your financial future. Each year, thousands of Americans turn to structured settlements because no other option has so many unique advantages.

Here are a few of the long-term benefits you’ll see with your structured annuity: **tax-free income. No trust or management fees. Full payments even if you return to work.**

Your right to these benefits stems from a 1983 federal law confirming that all financial compensation received on account of a physical injury is exempt from taxation. Since then, more than half a million people have chosen a structured settlement to guarantee steady future income.

No wonder many disability rights activists call structured settlements the **smart choice** for settling a case.

## Your future. Guaranteed.

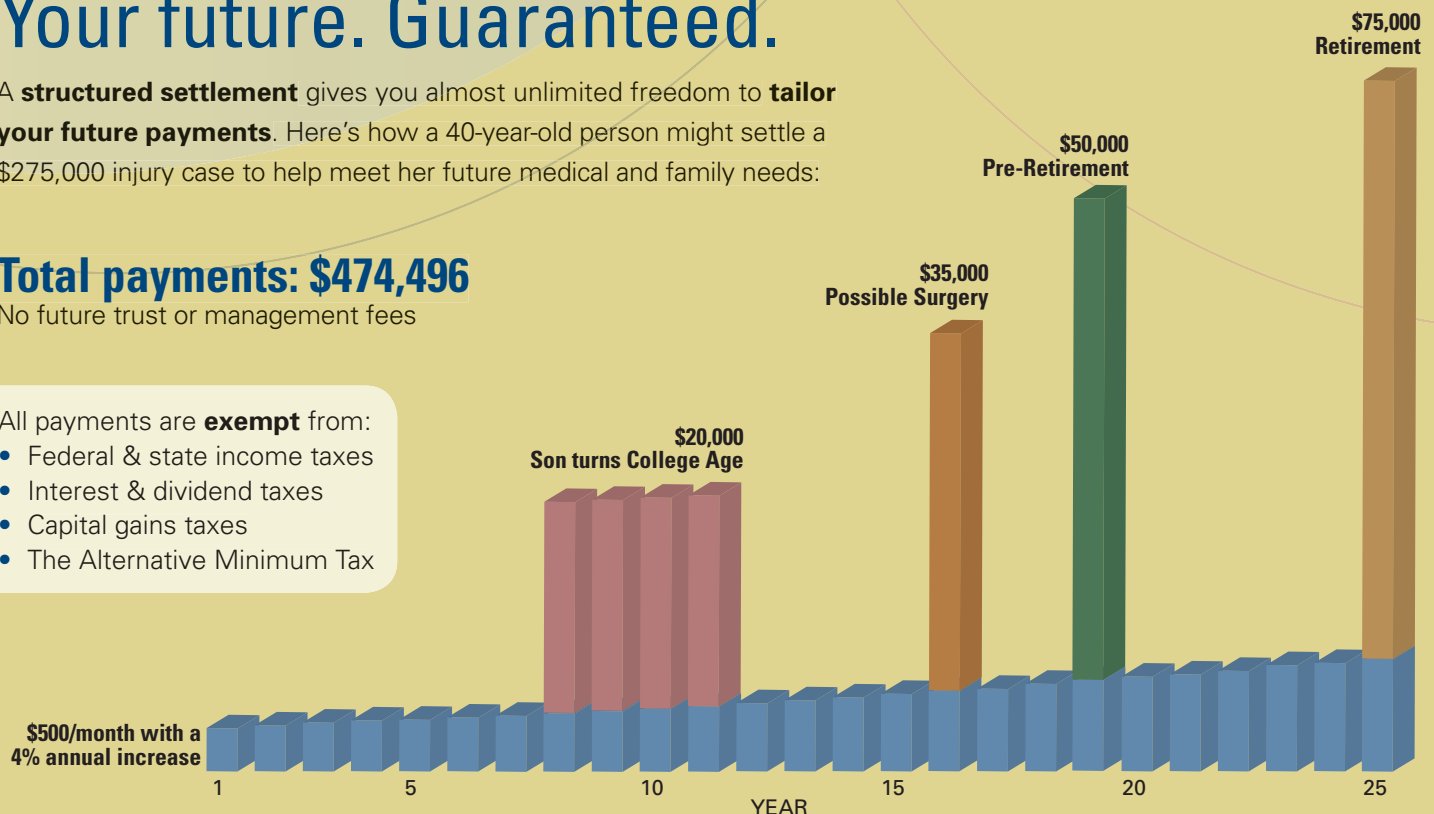
A **structured settlement** gives you almost unlimited freedom to **tailor your future payments**. Here’s how a 40-year-old person might settle a \$275,000 injury case to help meet her future medical and family needs:

**Total payments: \$474,496**

No future trust or management fees

All payments are **exempt** from:

- Federal & state income taxes
- Interest & dividend taxes
- Capital gains taxes
- The Alternative Minimum Tax





The history of federal structured settlement rules is a remarkable example of the government responding to the needs of citizens.

During the 1970s, as accident awards began to increase, many injury victims and families faced uncertain futures. Federal tax rules on long-term lawsuit payments lacked clarity, which made both plaintiffs and defendants hesitant to use them.

Things changed in 1983, when the Periodic Payment Settlement Act became law with an explicit goal of encouraging structured settlements. That law, which judges and mediators have relied on for a generation, establishes a significant legal benefit for accident survivors and their families: the right to receive **future payments exempt from income taxes**.

Those rules provide that structured settlement payments must be funded by either U.S. Treasury obligations or a life insurance company annuity — two of the safest funding sources available.

The success of this experiment has surpassed all expectations. **Accident survivors quickly recognized the advantages of guaranteed income without taxes or fees.** Structured annuities quickly became a preferred method for settling lawsuit claims.

In 1997, after 15 years of success, federal rules changed to encourage even more structured settlements, specifically workers' compensation cases. This has also become a benefit, as **workers' compensation claims can now be resolved faster and more fairly.**

Today, structured settlements are widely recognized for the way they insulate beneficiaries from economic uncertainty. Payments can

be guaranteed for decades or even for life and they are **not subject to reductions due to interest rate or market changes.**

Depending on the terms, a structured settlement may also allow an injured person to maintain eligibility for Medicaid and certain government means-tested programs.

A lawsuit settlement may be your only chance to protect your future income for years or even decades. A structured settlement provides certainty in a volatile economy with no taxes and no ongoing fees.

Learn more today. Find out why a structured settlement is a smart choice for your future.

**“Justice means so much more than just winning a big verdict or accomplishing a substantial settlement.**

**“Justice means standing for something because you believe it is right. It means fighting for those who cannot fight for themselves. It means helping someone who has been harmed to regain their dignity.**

**“In spite of having endured a tragedy that can never be undone, justice means making things right so that people can start living again.**

**“For years I have strongly recommended structured settlements to my clients because they are the single best way to guarantee their money is safeguarded. They are the single best way to ensure that my clients maximize their opportunity to live independent lives. They are the single best way to ensure that my clients obtained the justice they deserved.”**

**Francisco Guerra, IV**  
Victims rights attorney (San Antonio, TX)  
Voted Texas “Super Lawyer” (2006-2011)



**“Not even a terrible accident can keep a tough Navy man down. In 2007, I was serving on an offshore vessel when an explosion tore through the ship. I was pretty badly injured. I took a structured settlement because I liked the idea of guaranteed money and not having to deal with taxes.**

**“There’s no doubt in my mind that this structured settlement is helping me get my life back together.**

**I’m even learning to play a little B.B. King and Eric Clapton on my guitar. I’m also learning some John Lee Hooker. But there’s one thing that’s for certain: With my structured settlement, I’ll never be playing the blues.”**

**Paul Wilson**

Structured settlement beneficiary

Portland, OR



 **NFP**<sup>TM</sup> Structured Settlements

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